

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Vincent J. Whitmore
 Debtor

Case No. 17-18591-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Apr 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2018.

db +Vincent J. Whitmore, 8470 Limekiln Pike, Building 2, Apt. 214, Wyncote, PA 19095-2701
 14032845 +GM Financial Leasing, 6400 Main Street, Suite 201, Buffalo, NY 14221-5858
 14032849 +Police & Fire Federal Credit Union, 901 Arch Street, PO Box 31112,
 Philadelphia, PA 19107-2495
 14032850 Police & Fire Federal Credit Union, Customer Service, PO Box 31112, Tampa, FL 33631-3112
 14032855 +Zale Delaware, Inc, 375 Ghent Road, Akron, OH 44333-4601
 14032856 +Zale Delaware, Inc/SJ, 375 Ghent Road, Akron, OH 44333-4601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Apr 07 2018 01:33:01 City of Philadelphia,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 07 2018 01:32:20
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 07 2018 01:32:42 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14032835 EDI: CAPITALONE.COM Apr 07 2018 05:28:00 Capital One Bank, USA, PO Box 85015,
 Richmond, VA 23285-5015
 14032833 E-mail/Text: cms-bk@cms-collect.com Apr 07 2018 01:31:56 Capital Management Services,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 14032834 EDI: CAPITALONE.COM Apr 07 2018 05:28:00 Capital One Bank (USA), NA, PO Box 71083,
 Charlotte, NC 28272-1083
 14032836 EDI: WFNNB.COM Apr 07 2018 05:28:00 Comenity Bank (Express), Bankruptcy Department,
 PO Box 182125, Columbus, OH 43218-2125
 14032837 +EDI: RCSFNBMARIN.COM Apr 07 2018 05:28:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 14032839 EDI: DISCOVER.COM Apr 07 2018 05:28:00 Discover, PO Box 30943,
 Salt Lake City, UT 84130-0285
 14032840 EDI: AMINFOFP.COM Apr 07 2018 05:28:00 First Premier Bank, PO Box 5524,
 Sioux Falls, SD 57117-5524
 14032842 +EDI: FSAE.COM Apr 07 2018 05:28:00 First Source Advantage, LLC, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 14032843 +EDI: FSAE.COM Apr 07 2018 05:28:00 First Source Advantage, LLC, 205 Bryant Woods South,
 Amherst, NY 14228-3609
 14032844 +E-mail/Text: Banko@frontlineas.com Apr 07 2018 01:33:24 Frontline Asset Strategies, LLC,
 2700 Snelling Avenue N, Suite 250, Roseville, MN 55113-1783
 14032846 +EDI: RESURGENT.COM Apr 07 2018 05:28:00 LVNV Funding, LLC, PO Box 10497,
 Greenville, SC 29603-0497
 14032847 +EDI: PHINGENESIS Apr 07 2018 05:28:00 MABT - Retail, PO Box 4499,
 Beaverton, OR 97076-4499
 14032848 +EDI: DAIMLER.COM Apr 07 2018 05:28:00 Mercedes- Benz Financial Services, PO Box 961,
 Roanoke, TX 76262-0961
 14032851 EDI: PRA.COM Apr 07 2018 05:28:00 Portfolio Recovery Associates, LLC,
 ATTN: Bankruptcy Department, 140 Corporate Blvd., Norfolk, VA 23502
 14032852 EDI: RMSC.COM Apr 07 2018 05:28:00 Synchrony Bank (Sam's Club), ATTN: Bankruptcy Dept.,
 PO Box 965060, Orlando, FL 32896-5060
 14032853 EDI: RMSC.COM Apr 07 2018 05:28:00 Synchrony Bank (Walmart), ATTN: Bankruptcy Dept.,
 PO Box 965060, Orlando, FL 32896-5060
 14032854 EDI: TFSR.COM Apr 07 2018 05:28:00 Toyota Financial Services, ATTN: Bankruptcy Dept.,
 PO Box 8026, Cedar Rapids, IA 52409-8026

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14032838* +Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
 14032841* First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2018 at the address(es) listed below:

DIANA M. DIXON on behalf of Debtor Vincent J. Whitmore dianamdixonesq@gmail.com
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com
KEVIN G. MCDONALD on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Vincent J. Whitmore	Social Security number or ITIN	xxx-xx-5376
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-18591-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Vincent J. Whitmore

4/5/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.